

**REMARKS**

Claims 1-6 are pending in this application, of which claims 1-2 and 4-5 have been amended. No new claims have been added.

Claims 1-8 stand rejected under 35 U.S.C. §103(a) as unpatentable over U.S. Patent Publication US 2002/0010679 to Felsher (hereafter "**Felsher**") in view of U.S. Patent 6,519,571 to Guheen et al. (hereafter "**Guheen et al.**").

Applicant respectfully traverses this rejection.

**Felsher** discloses a method of maintaining electronic medical records, comprising the steps of receiving a medical transaction record, encrypted with an encryption key relating to a patient association of the file, accessing the encrypted medical transaction record according to a patient association; and further encrypting the encrypted accessed medical transaction record with an encryption key associated with an intended recipient of the medial record.

**Guheen et al.** discloses a dynamic customer profile management system utilizing various types of user indicia such as search requests, products purchased, products looked at but not purchased, products purchased and returned, reasons for returning products, customers stated profile including income level, education level, stated profession, etc. for the purpose of customizing a user interface.

The Examiner has not identified which portions of **Guheen et al.** are relevant to the claimed invention.

The Examiner has urged the combination of **Felsher** and **Guheen et al.** discloses "information providing control means that receives electronic money information from a financial institution terminal by said short-distance communication means and transmits said electronic money information by said short-distance communication means to a mobile terminal with which said pair relationship has been established," citing page 29, paragraph [0180].

Applicant respectfully disagrees.

FIG. 2 and paragraphs [0033] and [0035] of the instant application disclose that the electronic money information 12 stored in the ID server 1 is transferred to the mobile terminal 5 to make the electronic money available for making electronic payment. Thus, none of the cited references teaches, mentions or suggests that the personal information storage device is deposited with electronic money from the financial institution terminal and the mobile terminal pays the electronic money.

Accordingly, claims 1 and 4 have been amended to recite this distinction, and the 35 U.S.C. §103(a) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-6, as amended, are in condition for allowance, which action, at an early date, is respectfully solicited.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105.

Dated: January 14, 2009

Respectfully submitted,

By   
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